









# Imperial Bank of Canada

OF THE  
PROCEEDINGS

## Thirty-Eighth Annual Meeting of the Shareholders

Held at the Banking House of the Institution in Toronto, on  
Wednesday, 28th May, 1913, at 12 noon.

The Thirty-eighth Annual General Meeting of the Imperial Bank of Canada was held, in pursuance of the terms of the Charter, at the Banking House of the Institution, 28th May, 1913.

### THE REPORT

The Directors have submitted, in accordance to the Shareholders the Thirty-eighth Annual Report and Balance Sheet of the affairs of the Bank up to 30th April, together with Statement of Profit and Loss Account, showing the result of the operations of the Bank for the year which ended on that date.

The net profits of the Bank after making full provision for all bad and doubtful debts, interest on unmatured bills under discount, and for payment of all taxes, Premiums and other taxes, amounted to \$1,124,371.41 for the year 1912, and the Capital and Undivided Profits, at the rate of 5.41 per cent upon Capital Reserve Fund and Undivided Profits, all of which of course, will be taken into the calculation of the amount of available power to be applied upon Capital from the previous years of the year. There was received from Shareholders by way of premium upon new stock (issue 1912) the sum of \$788,163.28 which, added to the undivided profits of the year, resulted in a balance from 1912 of \$1,912,535.29.

makes a total available surplus as on 30th April of \$2,926,928.61

This surplus has been applied as follows:

(a) Dividends have been paid at the rate of 12 per cent per annum on undivided 100,000 shares of the Preferred Stock Fund . . . . .	\$ 789,663.91
(b) General contribution to Officers' Pension and Gratuity Fund . . . . .	20,000.00
(c) Annual contribution to Officers' Pension and Gratuity Fund . . . . .	7,500.00
(d) Transferred to Reserve Fund . . . . .	1,600.00
(e) Written off Bank Premises and Furniture Account . . . . .	12,171.21
Balance carried forward to Profit and Loss Ac- count 1912 . . . . .	\$ 1,903,885.55
	\$ 2,926,928.61

New Branches have been opened during the year:

In Ontario—At Aurora, Fort Frances, Sault, and a second sub-branch at St. Catharines.

In Saskatchewan—At McLean.

In Alberta—At Golden City (Porcupine) has been closed.

The desire of your Directors to establish the Pension Fund of the Bank upon a firm and substantial basis, has led them to believe that such a fund, if well administered, will accrue benefits, induce them to ask your authority to grant a further special contribution of \$20,000 to the Fund. This sum will do little more than keep us far ahead of the probable requirements of the pension fund, and the number of employees and their proportion of the one to the other.

The Bank Act is undergoing its periodical revision, by which it is intended that changes will be made in additional powers of a number of charters have been granted, restrictions have been introduced and safeguards have been provided by way of the establishment of a system of audit which will add to the strength and security of the chartered institutions.

It is the desire of your Directors to propose to you, the best interests of the Shareholders. It is intended that the new Act should come into operation on 1st July, 1913.

The Head Office and Branches of the Bank now numbering 122, have been most satisfactorily directed during the year, and your Directors have much pleasure in testifying to the faithful and efficient manner in which the staff have performed their respective duties.

The whole respectfully submitted,

D. R. WILKIE,  
President

### PROFIT AND LOSS ACCOUNT.

Dividend No. 88, for three months at the rate of 12 per cent, brought forward . . . . .	\$ 1,022,737.85
Profit for twelve months ended 30th April, 1912, after deduction of management and interest due depositors, and provision for all bad and doubtful debts and interest on unmatured bills under discount . . . . .	192,737.85
Dividend No. 89, for three months at the rate of 12 per cent, brought forward . . . . .	195,295.22
Dividend No. 90, for three months at the rate of 12 per cent, brought forward . . . . .	195,295.22
Dividend No. 91, for three months at the rate of 12 per cent, brought forward . . . . .	195,295.22
Dividend No. 92, for three months at the rate of 12 per cent, brought forward . . . . .	195,295.22
Dividend No. 93, for three months at the rate of 12 per cent, brought forward . . . . .	195,295.22
Dividend No. 94, for three months at the rate of 12 per cent, brought forward . . . . .	195,295.22
Dividend No. 95, for three months at the rate of 12 per cent, brought forward . . . . .	195,295.22
Special contribution to Officers' Pension and Gratuity Fund . . . . .	20,000.00
Annual contribution to Officers' Pension and Gratuity Fund . . . . .	7,500.00
Transferred to Reserve Fund . . . . .	1,600.00
Written off bank Premises and Furniture Account . . . . .	12,171.21
Balances of Agent carried forward . . . . .	1,003,885.55
	\$ 2,926,928.61

### RESERVE FUND.

Balance at credit of account, 29th April, 1912 . . . . .	\$ 6,000,000.00
Premium received on new Capital Stock . . . . .	789,663.15
Transferred from Profit and Loss Account . . . . .	21,830.32
	\$ 6,790,000.00

D. R. WILKIE,

General Manager.

### LIABILITIES.

Notes of the Bank in circulation . . . . .	\$ 5,905,791.00
Deposits not bearing interest . . . . .	1,020,537.25
Deposits bearing interest (including interest accrued to date) . . . . .	4,690,624.63
Deposits by other Banks in Canada . . . . .	56,982,111.96
Total Liabilities to the public . . . . .	\$ 68,520,331.21
Capital Stock (paid up) . . . . .	6,538,193.17
Reserve Fund Account . . . . .	7,000,000.00
Dividend No. 81 (payable last 1st June) for three months at the rate of 12 per cent . . . . .	263,001.96
Rebate on Bills discounted . . . . .	135,967.00
Balance of Profit and Loss Account carried forward . . . . .	1,003,885.55
	\$ 8,345,957.51
	\$ 77,961,105.10

### ASSETS.

Gold and Silver Coin . . . . .	\$ 1,624,796.57
Dominion Government Notes . . . . .	10,826,321.75
Bank of Canada Notes . . . . .	12,455,126.62
Deposit with Dominion Government for security of note circulation . . . . .	307,425.00
Notes of and Checks on other Banks . . . . .	4,113,150.10
Balance of Cash with Banks in Canada . . . . .	5,541,542
Balance due from Agents in the United Kingdom . . . . .	2,997,322.89
Balance due from Agents in Foreign Countries . . . . .	2,815,084.93
Cash Reserves—3½ ½ p.c. of Liabilities . . . . .	\$ 22,724,626.72

The Directors have made a general statement to the effect that the new capital stock allotted to Shareholders will be given by shareholding, in accordance with the direction of the period in which acceptance of amounts may be made.

Section 34—Facilities for speedier collection of original undischarged notes of original subscription for stock, and to facilitate the recovery of unpaid liability thereon, while statements of disbursements for preliminary expenses of the Bank will be issued by the General Managers Board of auditors appointed by the General Managers of chartered banks and by the Minister of Finance has been agreed to. I am sure that the transfer of deposits to the West, attracted by the high rates of interest following upon Western development, and the rapid increase in business activity, free from the necessity of holding cash reserves, free from the obligation of furnishing monthly returns, free to give for deposits and take for loans as may suit their circumstances.

BANK PREMISES.

We have expended in connection with bank premises during the year \$14,800,000.00 in the construction of the new building, and we have applied the sum of \$10,121,171 from the profits of the year.

THE REVENUE OF BANK CHARTERS.

The Decennial Report is under way in Parliament since December 17, 1912. The Act has had its Second reading in the Commons, and is now before the Senate. It is expected that a few days will elapse before the final stage of the Bill is reached, and in the meantime, the circumstances connected with the failure of banks were reflected upon existing institutions, and we have had much trouble and difficulty in getting the Bill through the Senate.

One cause of concern in the Legislature is the reported profits of the Canadian chartered banks, which are said to be very large.

Section 12 and 14—Additional safeguards have been introduced in connection with the proposed legislation, and the introduction of bank notes of original subscription for stock, and to facilitate the recovery of unpaid liability thereon, while statements of disbursements for preliminary expenses of the Bank will be issued by the General Managers Board of auditors appointed by the General Managers of chartered banks and by the Minister of Finance has been agreed to.

Sections 18 and 26—Changes have been made in the interpretation of the law relating to the collection of undischarged notes of original subscription for stock, and to facilitate the recovery of unpaid liability thereon, while statements of disbursements for preliminary expenses of the Bank will be issued by the General Managers Board of auditors appointed by the General Managers of chartered banks and by the Minister of Finance has been agreed to.

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PHONE 1365

## BULLETIN WANT ADS. BRING BEST RESULTS

PHONE 1365

## HELP WANTED—MAJ."

**WANTED**—Four admen, best selling proposition, liberal compensation to the right man. Apply to Maj. John K. Kuhn, 1010 Bank Bldg., Jasper Ave.

**WATER**—Experimental subscription sale. Write to Water Co., 1010 Bank Bldg., Jasper Ave.

**CONTRACT AGENTS** Wanted—Send for details. Perfume fat and varnish, Frames and Pictures, Merchandise, Postal Cards, etc.

**WANTED**—Men and women to help in our Gas or location furnished; graduated from business school. New in a splendid time to begin business. Address, University of Alberta, 1010 Bank Bldg., Jasper Ave.

**WANTED**—Local and devolving snowmen \$1000 to \$2000 daily profit cash ready to go. No time planing or charging. No time planing or charging. No time planing or charging. Apply quick. Grant Mfg. Co., Pittsburg.

**SITUATIONS WANTED—Male.**

**WANTED**—Work, by a general contractor, who can do some wood work. Apply to Jasper Ave.

**EXPERIENCED MAN IN GROCERY TRADE**—Local or national position available in which you can have a good future.

**SITUATION WANTED**—AN EX-perienced man as most outlet or in general. Post of retirement. Jasper Ave.

**HELP WANTED—FEMALE.**

**WANTED**—A experienced general servant for family in Jasper Ave. and Jasper Ave.

**WANTED**—A housekeeper to do plain washing, ironing, mending, etc. Apply to Jasper Ave.

**WANTED**—A competent working housekeeper, apply morning and evening. Jasper Ave.

**GIRLS**—**GENERAL** **WANTED**—**FUTURE**

Why work for small wages? Why not study in 30 days? Preference given to those who have had some training. Now, 1000 Shorthand School, 121 Jasper Ave.

**MRS. MOSHER'S EMPLOYMENT BUREAU**—Local and national positions available.

For girls, maid, cook, chambermaid, etc.

For men, office boy, delivery boy, etc.

For women, typist, stenographer, etc.

For men, waiter, bus boy, etc.

For men, delivery boy, etc.

## I HAVE THE GOODS

Some one used to be in the market for a high class Rooming House as an investment. 15 rooms not contain pantries or bath. All new and completely furnished. 11 rooms with folding beds, made of maple, and 4 double bunks. Two spacious porches with sitting room, large sleeping porch carry four extra beds, furnaces full basement. Walking distance, close to car. House for rent \$1,000 per month. Rooming house \$100 per month. House for rent \$1,000 per year. Can be double decked up so as to have 25 rooms. Rent \$1,000 per month. You will have \$250 for first payment don't waste your time or money. Write owner, owner, Box 87, Bulletin.

## AROUND THE CITY

The Allan Line "Scotian" from London, is reported 188 miles east of Cape Race, due in Quebec Saturday morning. The Allan morning passengers due in Edmonton Saturday.

The Allan Line "Empress" was 12 miles north of Cape Race at 2 a.m. Saturday. She is due Sunday afternoon, Montreal on Monday morning, due in Edmonton Friday next.

The regular monthly meeting of the Women's Auxiliary will be held in the Canadian Club, 1025 Jasper Avenue, on Wednesday, June 19th, at 2 p.m. The annual stewardship is requested and general mites will be brought before the meeting.

The exhibition offices will be found on the fifth floor of the Civic Building, 1025 Jasper Avenue, Friday afternoon from the second floor. The contract for seating the stock pavilion has been given to the Stock Pavilion Co. of Detroit, Mich.

This firm supplied the chairs for the grand stand in Saskatoon, and has also chosen the best Michigan maple, set in a steel frame. The directors expect have these chairs in position in time for the summer exhibition.

**TEN NEW CARS ARRIVED.**  
Ten new cars for the street railway system were delivered within the last few days, and rapidly are being placed in commission.

### DEPT NOT COMPETED.

The temporary C.P.R. depot on the corner of Moody and Hardisty will not be ready by Monday, but the track will run to the north side of the river over the high level bridge will not be put into service until it is expected that the train will enter to the north side later in the week.

### THE PRODUCE MARKET.

The heavy rain of the morning doubt helped to account for the deserted appearance of the fish market. Some 800 men, with a small supply of fish, butter, eggs, and bacon, sat idly waiting for the market to move before the hour. Each man should provide himself with a lunch and a great deal should be eaten on the spot, the middle of the day, on the off site, the lunch in the pocket of the great coat, water bottle to be kept in the pocket, the meal neatly folded and strapped to the saddle by the candle.

C. Y. Weaver, Lieutenant, Adjutant, and Trooper Taylor and McLean, had been detailed to proceed with the produce train.

Since the horse train came out at 9 o'clock in the dark, yards from the armoury not later than 6:30, the station master, 65 years old, who is stretching across opposite the city pumping plant, said he had no time to go for his gun and laid idly for fear of leaks. He keeps at about recent prices—\$28 for timony and \$20 for lamb; and are quoted at 22¢ per pound.

### PICTURES SHIP ARRIVALS.

The diving salt ordered from Winslow by the city engineer's department arrived in the city Friday and on Monday a diver will be sent to lay the pipe, which is being stretched across opposite the city pumping plant. The pipe will be 12 inches in diameter and laid only for fear of leaks. He keeps at about recent prices—\$28 for timony and \$20 for lamb; and are quoted at 22¢ per pound.

### BUREAU OF BOULEVARD.

Winnipeg citizens protesting against the proposed boulevard tax on their property, as they allege, along the Rae Creek line on Norwood Boulevard, and the public meeting held at the Rae Creek hall Saturday. The committee decided to have Drissell & Knight issue a resolution to the Rae Creek branch of the Bureau in order to let the public know of the full intent of the action taken.

The resolution moved by J. H. Ross, and seconded by W. G. Read, effect of Rate Case Decision.

St. Paul, Minn., June 14.—Orders have been issued by J. H. Ross, president of the Rae Creek branch, to all on Great Northern railway lines that are not absolutely necessary, according to an announcement of the Rae Creek branch of the Bureau of the road. It was stated that the action taken was as a result of the members' decision to increase the mileage rate case.

It was intimated that the policy of enhancement would not continue, and that the effect of the recent decision is known.

### NEW "BIG WAG" CLAUSE.

Members of the public works committee of the city council presented the services of the Trades and Labor Council to the city council, and the latter's request for a new "big wage" clause to be inserted in all city contracts. As the only real difference between the two organizations is the contract and the one demanded by the Trades and Labor Council is the provision for a \$100 weekly wage to make any change this season, anyway. This decision is only in the opinion of the members of the Bureau.

A committee was formed with power to add to their demands to take up the matter fully and give the public advice, and the committee was chosen from different districts and will meet again at a later date. The members elected were: Mr. St. John, James A. Pattison, John Yule, Nelson Woods, J. D. Trebil, John M. B. McDonald and M. O. Emery.

Among other things discussed were the opening of Alberta Avenue and Kirkpatrick Street, and the former expressed by oldermen at the last meeting of the council when the matter was up for discussion.

### SUN-MILE SCHOOL CADETS.

There will be a camp for the September school cadets starting from Monday, Aug. 12, and those who are old and big enough are directed to attend. The camp will be held at Elk Point. This is almost the same place where we had our first camp. This is almost the same place where we had our first camp.

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FOOTBALL  
BASEBALL  
THE TURF

## U. S. TEAM RETAINS POLO CUP :: WHISMAN PROMISES A SHAKE UP

ATHLETICS  
THE RING  
LACROSSE

### Bronchos Won the Only Game on Saturday 6-0

Fink Held Birds to Three Hits and Struck Out Ten—Dickinson Was Hit Hard, Visitors Getting One Triple, Four Doubles and Three Singles—We Gounds Prevented Afternoon Game

It begins to look as though all that Manager George of the Calgary team needs to do win a game from Edmonton is to send his prime pitcher, Walter Johnson Fink, to the mound. This gentleman appears to have the Indian sign on the Birds with a vengeance. On four separate occasions, however, he has been unable to avert defeat by the visitors, on Sunday nights when a small crowd of faithful fans saw him win his fourth straight game over Edmonton by a score of 6-0.

Only one game of the scheduled double-header was played Saturday. The Red Sox, who had two alternate teams, meet on the Southwicks, while the All Stars and Raiders met in the City Park grounds.

The city league games are scheduled for tonight. The Red Sox, who had two alternate teams, meet on the Southwicks, while the All Stars and Raiders met in the City Park grounds.

The opening game was played between the Birds. The game was stopped three times and it looked as though Calgary was going to be rolled back. A visitor's home run started up the diamond considerably and the evening game was played. Play fast was impossible on account of the mucky nature of the infield powers in the Evening.

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Dickinson bailed for the birds and had another in chance against Fink, who looks like Ed Fagan to the eye. The third game of the day was just right for Fink. He used a split ball and terrific speed and the perfect timing of his delivery. Fink added ten strikeouts to his credit, did not issue a pass and held the Birds to three hits in seven innings. The Red Sox were held to one grand stand hit but play was resumed again in a few instances and one from each side.

**Fink Had Ten Outs.**

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ings. The Red Sox were held to one grand stand hit but play was resumed again in a few instances and one from each side.

**Larry Piper the Star.**

A fine catch by little Larry Piper in deep center field robbed the Birds of their only chance of making things worse when he followed Stark's long spiral which was on course to the club house with two men on base. The Red Sox were held to one single in four times up.

In the second inning Fink struck out three and had in his holdout. Fink started a single to short, Stark picked off a nice one which looked good for a homer but Piper grabbed it on the run and the ball was over.

In the next inning Morin got to first base on a walk and was driven by one of Fink's fast ones but the ball hit into a sharp double play. The fourth was the last inning the Whiteheads got a man on base. Steele singled with one out but Fink struck out and Dugan forced plays out at second.

The Red Sox scored one point right in the first inning. Vivian got to first base on a walk and was driven by one of Fink's fast ones but the ball hit into a sharp double play. The fourth was the last inning the Whiteheads got a man on base. Steele singled with one out but Fink struck out and Dugan forced plays out at second.

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**Two in the Second.**

Hollie opened the second with a double to left field and was driven home by a sacrifice hit. Hollie had the ball and everybody was safe. Steele attempted to sacrifice Hollie home but Paul grabbed the ball and held it to centre. Hollie Reddish slipped up on a double play on Vivian's ground ball. Hollie was driven home but then threw the ball to the shortstop trying to get Vivian in. Hollie, after scoring on an error, Dickie closed the chapter by hitting a double to right field.

**Hollie's Long Triple.**

Piper opened the third with a single, went to second on a wild pitch, got to third on Brown's sacrifice hit and scored on Hollies long triple to tie the lead. Hollie, home running, did not get to third. Hollie, racing home, got to third on a wild pitch. Hollie ended the inning, going out a double to right field.

Dickinson held the Indians safe until the seventh, although Fink was as far as third in the fifth on his double and Roche's sacrifice hit.

Calgary's run in the sixth was a gift to the Indians. Hollie had a single. Myers sacrificed him. Dickinson made another error on Steele's ground ball and Hollie was driven home by a perfect throw to the plate to get Hollie but Spencer dropped the ball.

**Following is the box score:**

#### BASEBALL CHAMPIONS WILL RECEIVE MEDALS

The Edmonton City Baseball League has been successful in securing medals for the three divisions of the league. Previous drawings resulted in the purchase of Saturday the well known sporting goods firm of A. G. Spence & Sons, who put up medals for competition.

Two city league games are scheduled for tonight. The Red Sox, who had two alternate teams, meet on the Southwicks, while the All Stars and Raiders met in the City Park grounds.

Manager Weidt starred in Saturday's Double Bill—Millers and Red Sox Split Even

Box score:—

Calgary . . . . . A.B. R. H. P.O. A.  
Ottawa . . . . . 3 0 0 0 1 0  
Phelan . . . . . 4 1 1 3 0 0  
Stark . . . . . 2 2 0 1 0 0  
Flanagan . . . . . 2 2 2 2 1 1  
Hollie . . . . . 1 1 0 0 0 0  
Myers . . . . . 2 0 1 0 0 0  
Fink . . . . . 2 0 1 0 0 0

Edmonton . . . . . 2 5 6 8 21 8  
Edmonton . . . . . A.B. R. H. P.O. A.  
Moran . . . . . 2 2 0 0 0 0  
McGinnis . . . . . 2 0 0 0 0 0  
Whisman . . . . . 2 0 0 0 0 0  
Sheehan . . . . . 3 0 0 0 0 0  
Dowdy . . . . . 2 0 0 0 0 0  
Spencer . . . . . 2 0 0 1 0 0  
Stark . . . . . 1 0 0 0 0 0  
Dickinson . . . . . 2 0 0 0 0 0

Total . . . . . 23 0 3 21 9

Score by innings:—

Calgary . . . . . 122,661—6 2 2

Ottawa . . . . . 612,668,208—12 5

Phelan . . . . . 2 2 0 1 3 1

Stark . . . . . 1 0 0 0 1 0

Dickinson . . . . . 2 0 0 0 1 0

Score:—

Monte . . . . . 289,000,690—2 2

Legins . . . . . 612,668,208—12 5

Gavin and Moore; Burgess and Baker.

Umpire—Ward.

Second game:—

Box score:—

Calgary . . . . . 166,000,691—6 2 1

Legins . . . . . 612,668,208—6 2 1

Gavin and Moore; Burgess and Baker.

Umpire—Ward.

Total . . . . . 23 0 3 21 9

Score by innings:—

Calgary . . . . . 122,661—6 2 2

Legins . . . . . 612,668,208—12 5

Gavin and Moore; Burgess and Baker.

Umpire—Ward.

Called end of the 5th, darkness.

Summary.—Two base hits, 2.2 runs, 2.0 O'Brien, Hollie, Bases on balls, 2.0. Sacrifice hits, Roche 2, Myers 2, O'Brien. Home runs, bases on balls, 2.0. Double plays, Hollie to Vivian, 2.0. Left on bases, 2.0. Walks, 2.0. Errors, 2.0. Umpires by Fink (Moran). Time of game 125. Attendance 700.

**MEDICINE HAT POUNDED FORD FOR 11 HITS**

Quakers Nestled Out a Win in the Evening Game by a Score of 3-2.

By Bulletin Leased Wire.

The Quakers started a home run and established each game a home Saturday. The first went to the visitors, who landed on Ford for 11 hits.

The Quakers got a man on base.

The second game was a double header.

Both teams had in their holdouts.

Stark's Single to Short, Stark.

Shankle's Double to Left, Stark.

Stark's Double to Right, Stark.

Stark's Double to Left, Stark.

